

**Information to identify the case:**

Debtor 1	Cleo Brown-Jacobs			Social Security number or ITIN xxx-xx-1616
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	15-33368-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cleo Brown-Jacobs  
aka Cleo Morrison

8/7/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Cleo Brown-Jacobs  
Debtor

Case No. 15-33368-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.

db Cleo Brown-Jacobs, 14 Regulus Dr, Turnersville, NJ 08012-2447  
cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437  
515965965 +Bank of America, N.A., Carrington Mortgage Services, LLC, 1600 South Douglas Road,  
Anaheim, CA 92806-5948  
518760600 CSMC 2019-RPL11 Trust, c/o Rushmore Loan Management Services, P.O. Box 55504,  
Irvine, CA 92619-2708  
518760601 CSMC 2019-RPL11 Trust, c/o Rushmore Loan Management Services, P.O. Box 55504,  
Irvine, CA 92619-2708, CSMC 2019-RPL11 Trust, c/o Rushmore Loan Management Services  
515903289 Carrington Mortgage Services, 220 E 196th St, Westfield, IN 46074  
515903290 Future Fitness, PO Box 18, West Berlin, NJ 08091-0018  
515903292 Macy's, PO Box 78008, Phoenix, AZ 85062-8008  
515903293 Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2020 01:19:21 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2020 01:19:16 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515903288 EDI: IIC9.COM Aug 08 2020 04:13:00 Advocare Associates In Gen Surgery, C/O I C Systems,  
PO Box 64378, Saint Paul, MN 55164-0378  
515965965 +E-mail/Text: BKBCNMAIL@carringtonmms.com Aug 08 2020 01:18:04 Bank of America, N.A.,  
Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806-5948  
515903291 EDI: IRS.COM Aug 08 2020 04:13:00 IRS, PO Box 931000, Louisville, KY 40293-1000  
516118819 +EDI: WFFC.COM Aug 08 2020 04:13:00 WELLS FARGO BANK, N.A.,  
ATTENTION: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BLVD.,  
FT. MILL, SC 29715-7203  
515903294 EDI: WFFC.COM Aug 08 2020 04:13:00 Wells Fargo Home Mortgage, PO Box 14411,  
Des Moines, IA 50306-3411

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515965693\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Brian E Caine on behalf of Creditor CSMC 2019-RPL11 Trust bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor Bank of America, N.A.  
josh.goldman@padgettlawgroup.com, bkgroup@kmllawgroup.com  
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Tamika Nicole Wyche on behalf of Debtor Cleo Brown-Jacobs dpdlawyer@comcast.net,  
G30609@notify.cincompass.com

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Aug 07, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 9